

The Spaulding Echo

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THIRTY-SEVENTH YEAR, NO. 49.

BANKS DISTRIBUTE GOOD SUMS FROM CHRISTMAS SAVINGS CLUB ACCOUNTS

Hancock County Bank, Bay, Pass, Long Beach Send Checks for \$40,000

Hancock County Bank at the three banks, Bay St. Louis, Pass Christian and Long Beach, put into the mails Thursday, December 6, over 1200 checks totaling approximately \$40,000, this valuable sum representing the various Christmas Savings Club accounts which over a thousand depositors have accumulated by weekly deposits in the three banks.

The bank forces in each bank have been much occupied for some days past completing the arduous duty of enrolling upon them in figuring out each account, writing the check and getting it ready for its owner. This work was completed a few days before the date set for mailing the checks.

The type of accounts used by the Hancock County Bank in the savings clubs included all the different classes, the weekly deposit being an unvarying amount, the weekly deposit increasing or decreasing according to the type chosen by the individual, thus the accounts were fitted to please and serve each individual who desired to use the service of the bank in accumulating a stated sum.

This is the fifth year in which the Savings Clubs have been conducted by the Hancock County Bank and has proved more popular than ever before. Bank officials announced that as soon as checks are out of the bank, they will be ready to open and receive accounts for next year.

Among the uses to which these thrifty accumulated accounts will be placed by the owners are probably taxes, gifts to members of the family, insurance for home and life, additions to the home, furnishings for the home, and hundreds of other uses, but of all the purposes to which the money can be put, each account in its way will represent the exchange of currency and trading usage and as such will be a benefit to the county and city in which the accounts have been made.

POSTAL TELEGRAPH MESSAGES FOR THE CHRISTMAS HOLIDAYS

Mrs. G. Y. Blaize, Resident Manager, Gives Valuable and Timely Suggestions

Telegrams may be sent direct from the home or office telephone subscribers in Bay St. Louis, Miss., and charges for such service included in the monthly telephone bill, according to an announcement today by Mrs. G. Y. Blaize, manager for the Postal Telegraph company here.

This service is expected to save considerable time to those taking advantage of it and will greatly facilitate the matter of sending telegrams. It was recently inaugurated and immediately proved successful.

Persons making use of the service merely have to ask the telephone operator for "Postal Telegraph." A trained clerk will then take the message and dispatch it immediately.

Mrs. Blaize explained that telegrams play a definite part in the social and business world. The old time dread of telegrams as messages containing sad news is disappearing from the public mind, she said, and telegrams are now as much a part of daily routine as sending letters by talking on the telephone. In addition the public has widely adopted the practice of sending telegrams on birthdays, birthday or other happy occasions and within the last five years this has become a fixed habit.

MERCHANTS BANK TO HAVE ANNUAL XMAS TREE SATURDAY, 22

Will Cash Christmas Checks With Brand New Currency—Checks Issued

Announcement is made by the Merchants Bank & Trust Company that the annual Christmas tree celebration at the bank will take place on Saturday, December 22nd, and the public is invited to call and visit Santa Claus in person, who will have a gift for every caller. In addition this tree celebration will also embrace the observance of the bank's twenty-fifth anniversary and suitable novelties will be given away.

Checks for Christmas savings were mailed out Thursday evening and will be cashed today (Friday) and the days to follow with brand new currency. Everybody's brand new, crisp paper bills, especially around the holidays, as strange as it may seem, said George R. Rea, president of the bank, and we have arranged to have this cash money.

Merchants Bank and Trust Company Sends Out Checks For Approximately \$30,000

Approximately \$30,000 will be received in checks of small and large denominations by the people of Bay St. Louis and Hancock County during this week from the Merchants Bank and Trust Company, as the more than 6000 accounts in the Christmas Savings Funds will be found in the mails. These hundreds of checks, signed, addressed, and stamped were placed in the mail this week and are being found in the various post boxes, each telling a story of thrift and progress.

The accounts opened last year by hundreds of depositors from all parts of the county ranged in size from one cent to twenty dollars a week, according to the plans of the depositor. This bank uses the so called X type of club which means that club members may deposit any amount desired, a different amount being accepted from week to week at the will of those interested.

The bank officials announce that as soon as the present year's checks are out that the bank will be ready to open new accounts and believe that prospects for the coming year will be even greater in number than this year which has been the best of the many years in which the clubs have been maintained at the bank.

Weekly during the year each Monday four of the mail depositors in the clubs calling at the bank to make their deposits in their club accounts as this is the day of the week set especially for handling these accounts and the books are figured out to fall due each Monday.

Each of the checks that have gone out to the depositors many and sundry plans will be brought to realization. Some of the larger depositors state that they have carefully put away each week a certain amount so as to have an adequate sum with which to pay taxes. Others have saved especially to have money to purchase gifts at the Christmas season. Yet others are paying insurance with the money thus saved. Whatever the purpose of the saving this is certain that because of the thrift shown in these accounts a great sum of money will be put into circulation in the Bay and county and will mean prosperity for many.

COMMERCE BODY OCCUPIED WITH SEVERAL MATTERS

Committee to Secure Subscribers for Flash Light Phone System Named

The Bay St. Louis Chamber of Commerce was occupied at the monthly meeting Tuesday night with a variety of matters of general interest and a large number of members were present to participate in the discussions. Routine business including payment of bills was handled.

Mrs. E. J. Leonard and Mrs. A. F. Fournier were appointed a committee to call on the people of the city and vicinity to secure subscribers for the projected flash light system of telephones, which the Chamber of Commerce is sponsoring.

A report was heard from members that the board of supervisors had appropriated an appropriation of \$1500 for use next year for community fairs and Mississippi Coast Fair exhibits from Hancock county. A. G. Favre and C. G. Moore had been appointed a committee from the Chamber of Commerce to present the matter to the board of making such an appropriation for a period of three or more years, and they appeared before the Board Monday.

Progress in rural districts of the county was reported and favorably commented on. The subjects of air port and city parks were discussed.

Pleasant Supper.

The chicken spaghetti supper given Wednesday night at the K. of C. hall by the Bay Review of Woman's Benefit Association, proved quite pleasant and was enjoyed by those participating. This supper was in the nature of a request, as the supper given several weeks ago was so pleasant another was wanted.

Daughters Meet.

The regular meeting of St. Margaret's Daughters was held Wednesday afternoon at the convent with a good attendance. A number of matters were transacted. The organization decided to hold an anniversary mass in a body in honor of Mrs. Tom Monti at the close of the first month after her death.

P. T. A. Will Meet.

The Central P. T. A. will meet Tuesday afternoon, 3:15 o'clock at the school building and all members are asked to attend. The program will be on the subject of Compulsory Education. County superintendent of education D. J. Fierst and city schools superintendent J. H. Ingram will be present.

LOCAL RESIDENT SEES IMPORTANCE OF FOREIGN LANGUAGE

Necessary to Master Business Language from Central and South America

"It is a pity more of our young men are not studying the Spanish language," said S. F. von Ehren, resident in St. Charles street, who is engaged in the art department of one of the largest lithographing concerns in New Orleans, working for many firms in the Latin American countries. "Our foreign relation is not only growing and a better and more friendly understanding being established but our trade is growing at most rapid proportion."

"Take in our business," continued Mr. von Ehren, "we do a world of lithographing and printing in Spanish. We do not only design labels, cartoons for the exporters of these countries, etc., but we write the text, and it is necessary we possess a knowledge of the language. This section in time will get the lion's share of the trade, much of which goes to Europe at present. What a splendid opportunity for our younger generation."

"And," he emphasized, "I would also stress the importance of learning the German language, for it, too, is of equal importance. The Germans are coming to the fore-front of all educational lines in Central and particularly South America; they are going to command a bulk of big business and this country is going to get it—if we go forward as go-getters."

Thus is voiced a sentiment serving not only as a subject to be recommended but of importance as a caution. A hint to the wise student is sufficient.

RED CROSS SECURES MEMBERS

A Total of 256 Members of Red Cross Were Enrolled During Roll Call

Jos. O. Mauffray, Hancock county Red Cross Roll Call chairman, has reported that a total of 256 members were secured during the annual Roll Call conducted from Armistice Day to Thanksgiving Day. One member made a donation of \$3, one of which was for his membership and the other two for local funds.

Mr. Mauffray explains that of the memberships secured by workers 50 cents for each member is sent to national headquarters for state and national work, the other 50 cents remaining in the local fund for county work. If a donation ranging from \$1 to \$25 is given by an individual of this sum only 50 cents is sent to headquarters, the rest remaining in the local treasury. Should the donation be above \$25 it will be sent to headquarters for the endowment fund.

The Roll Call this year has netted to the local fund \$130, of which \$128 came from the membership and \$2 from the donation mentioned above. It is planned to organize a county chapter here, the organization to be effected after Christmas. Due notice of the organization will be given to the entire membership of the county can attend the organization meeting.

HON. BRYAN RUSSELL BACK HOME FROM LEGISLATIVE SESSION

Expresses Hope Good Roads Bill Will Pass—What It Will Mean For Hancock

Hon. A. Bryan Russell, Hancock's representative to the legislature, arrived home this week from Jackson, following the close of the special session, and expressed much hope for the ultimate passage of the good road bill, in which the entire state is vitally interested.

Representative Russell said the governor is on the right track and expressed the hope and confidence that at the extra session, to be convened after the holidays, the House and Senate would get together with the Governor and pass the desired bill.

A million dollars for each county, he said, would mean much to Hancock. In addition to hard surfacing the highways and opening a new highway connecting with the end of the hard surfaced road at Lakeshore on the beach front, and connecting with New Orleans and thus making the shortest possible route to the big city, there would be ample funds remaining to reduce the present outstanding bonds of the county. Besides, he continued, the tax on gasoline would no doubt be immeasurably reduced, if not wiped away entirely.

Representative Russell is hopeful. He says the present session has not been a vain one, but a real purpose that will leave room for better understanding and getting at the foundation of things more intelligently and constructively. He says he is glad to be back home and is warmly welcomed.

G. R. REA IS SPEAKER AT BANK MEET

Delivers Address at Picayune on "Organization of County Clearing House"

Interesting and illuminating was the address of President George R. Rea, of the Merchants Bank and Trust Company, of this city, before the recent meeting held at Picayune of members of Group 8, Mississippi Bankers' Association.

Mr. Rea was first speaker on the program. The theater building was crowded and his splendid paper was given rapid attention, and, at the conclusion of its reading, was the subject of most favorable discussion.

It is well that laymen read these addresses as well as the bankers for whose benefit they are primarily presented. Mr. Rea's paper, "Organization and Work of County Clearing House," follows verbatim:

"The story is told of a negro preacher who, after preaching a short sermon of five minutes was called upon by his board of stewards to account for his brevity. The negro replied that he had had his teeth pulled and could not talk. The stewards agreed to order a new set of teeth from Sears Roebuck and Company. After the arrival of the teeth the parson then preached for two hours the following Sunday which provoked the stewards very much and the parson was called into account. He explained that the mail order house had sent him lady's teeth, and he could not quit talking. Therefore, I wish to assure my audience this morning that I left my 'false teeth' at home so will be brief to give time for others on the program to follow."

"Since the Mississippi Bankers Association has a good committee on Clearing House Association, represented by G. M. McWilliams in this district, I will attempt to assume any of its duties. Those who have been fortunate to hear Mr. McWilliams, enjoyed a very instructive talk. Therefore, I shall attempt to tell of the organization and workings of the Mississippi Coast Clearing House Association. I attended the Monday morning session of the Mississippi Bankers Association and had the privilege of listening to a very instructive program by the Clearing House Section and I was completely sold on the importance of organizing a Clearing House with our Coast Counties."

"After some correspondence with several Coast Banks, it was decided between us to meet to discuss the subject, so the meeting was called in Bay St. Louis and Mr. G. B. McWilliams of Hattiesburg invited to address the meeting and he succeeded in convincing us of the importance of a permanent organization. A committee was appointed to draft a Constitution which accordingly met two weeks later at Gulfport. The committee prepared a Constitution after the model form suggested by the Mississippi Bankers Association. A general meeting was then called to meet at Ocean Springs, where officers were elected for ensuing year: George R. Rea, president; E. C. Tonsmiere, vice-president; A. S. Gorenfiel, secretary-treasurer.

The present membership comprises nearly one hundred per cent of the banks, including Bay St. Louis, Pass Christian, Long Beach, Gulfport, Biloxi, Ocean Springs, Pascagoula.

We have been thinking of incorporating but since the last legislature did not permit Clearing Houses to incorporate, without capital, it will possibly not be done, especially since Attorneys Alexander, Alexander and Flowers think it unnecessary.

Service Charge
Inasmuch as the Acts of 1918 do not prohibit SERVICE CHARGES as being under the province of Clearing Houses and on account of the anti-trust laws, it was decided best for each bank to make its own decision. However, this subject was thoroughly discussed as to its benefits and advantages at several meetings and as a consensus every bank on the Mississippi Coast now has adopted the service charge with the exception of the Bank of Pass Christian.

The following is the order of the places to enforce a service charge: Biloxi, Ocean Springs, Biloxi, Ocean Springs, Biloxi, Ocean Springs. In every case before the banks put the service charge into effect a considerable lot of circularization was done to inform the public and to present the justice and purpose of having to impose a service charge on unprofitable accounts. Very little opposition was evident on the part of depositors and the banks are profiting by better accounts and less losses.

Clearing Items
Inasmuch as New Orleans Bank Correspondents penalize for four days time for collecting items along the Mississippi Coast, it was proven that three days time could be saved in transit time allowance, so the First National Bank of Biloxi agreed to remit items drawn on them, at par, upon receipt, direct to any City Correspondent. Many banks throughout our country are using air mail to save one day's time or more. Our Coast Clearing House has not as yet had time to decide any definite policy.

Statute of Limitations
Inasmuch as the statute of limitations in Mississippi is six years, Gulfport and Biloxi were discussing the possibility of having a statute of limitations of three years, which would be a great benefit to the banks and the public.

Communication
President Joe Mauffray from headquarters gave the intelligence that the local club last month was one of the "big 10" over the United States in point of attendance. The showing was fine and called forth much comment. It was urged by the President that the record be continued.

Miss Elsie Mauffray served as pianist in the absence of Mrs. H. U. Gentry who was out of the city for the day.

TAX-PAYERS MUST PAY FOR AUTO TAG DURING DECEMBER

Sheriff Jones Reminds Public of Obligation In Order to Avoid Damage

Sheriff J. C. Jones reminds the public that all automobile license tags must be purchased during the month of December and must be purchased within the prescribed time in order to avoid paying double the amount as a penalty. This is the law and there is no alternative. Deputy Sheriff Joseph V. Bontemps at the court house will receive and receipt for such moneys and issue the tags.

Under new law, says Sheriff Jones, it will be necessary for all visitors arriving here and driving automobiles carrying license from other states to register at once at the court house. This will exempt them from penalty for thirty days. After that time it will be necessary to purchase a Mississippi license for the balance of the year, regardless of the time contemplated by the visitor.

The law on non-resident auto owners having to pay for a tag license after 30 days is quite plain. The Echo quotes from 1928 laws: Sec. 13, Chapter 220. "That any non-resident, who has complied with the laws of his state, as to the registration of his motor vehicle, or motor cycle may drive the same in the state of Mississippi for thirty days without paying a tag or registration fee, as required by this act; but if for longer time, the tax must be paid and requirements of this act shall be fully complied with."

Sheriff Jones gives fair warning and is commended for so doing.

BUY SEALS AND CARRY HAPPINESS

Tuberculosis Will Be Eliminated Through Health Training

The Christmas Seal sale which opened last week in Hancock county under the direction of Mrs. H. C. Brownell, general county chairman, is progressing well and the chairman hopes the county's quota of \$200 can be raised and passed. In discussing the sale Mrs. Brownell has issued the following statement which brings the appeal to everyone in the county interested in health:

"If no one had sacrificed and served mankind with patient toil in the laboratories, clinics, hospitals, and schools, this dreaded disease would still be killing nearly 200 people out of every 10,000. Even as it is, tuberculosis remains a terrible scourge. 750,000 people are suffering from it in the United States today, and over 100,000 deaths will be caused by it this year.

"The tuberculosis associations of the country are asking you to put your faith and your money with theirs in an effort to stamp out this white plague, as Oliver Wendell Holmes called it. Shall we not in the spirit of Christ at this Christmas season join our hands with those who fight disease and thus help by our deeds as well as by our prayers to make His Kingdom come?"

"Let us all join in adopting the slogan, 'All for health—health for all,' and make the meaning possible by buying and using our full quota of Christmas seals."

BAY ROTARY CLUB TO BE GUEST OF S. C. AT BANQUET

Brother Peter's Invitation to Be Holiday Guest of College Accepted

Bay St. Louis Rotary Club accepted an invitation at their regular weekly luncheon Wednesday from Bro. Peter, president St. Stanislaus College, to be the guest of the College at luncheon during Christmas week, to take the place of the regular meal. The affair will take place at the College at 7 o'clock in the evening.

Invite Football Members
Members of both football teams, St. Stanislaus College and Bay High School, were invited to attend the Bay St. Louis Rotary luncheon next week as guests of the club and in recognition of fine records made by the squads of both institutions.

Pass President Present
Vincent "Pop" Smith, president of the Bay Club Wednesday, and delivered a talk that was both interesting and timely, stressing the importance of attendance, for, he said, that was a vital element that made for the success of the club.

Bay Club Makes Record
A communication read by President Joe Mauffray from headquarters gave the intelligence that the local club last month was one of the "big 10" over the United States in point of attendance. The showing was fine and called forth much comment. It was urged by the President that the record be continued.

Miss Elsie Mauffray served as pianist in the absence of Mrs. H. U. Gentry who was out of the city for the day.

BAY CITY STORES ARE FILLED WITH SPLENDID HOLIDAY MERCHANDISE

Many Bay St. Louis and Hancock County Residents Are Buying Christmas Merchandise Early While The Selections Are Best—All Have Good Stocks

The stores in Bay St. Louis are rapidly taking on a holiday appearance in preparation for the Christmas trade which is beginning to fill the shops with people bent on securing gifts early and thus avoid the last days' rush. The shop windows are gay with bright tinsel, colored balls, red and green paper associated with the holidays. Each of the stores is securing a variety of tempting gifts suitable for every member of the family and these are being placed in pleasing arrangement so as best to be appreciated and viewed by shoppers.

A decided innovation is found at the Bay Mercantile Company in the modern toy show which is located on the second floor between the displays of furniture. The toy shop is a veritable joyland to children where every variety and kind of toy may be found. Free are dolls, chairs, beds, are marbles, game balls for the little boys. Mechanical toys for the older children for indoor and outdoor play are seen. An unusually fine line of tree decorations are displayed. The remarkable feature of this toy shop is the very reasonably priced articles. Henry Osoinach of the store stated that he was able to offer these astonishingly attractive toys at low prices because he had imported the toys directly from Europe and they were thus secured at a reasonable price. It is not necessary for anyone desiring for the home furniture for any room in the house to go outside Bay St. Louis to find it. The store has everything everyone will agree after they have accepted Mr. Osoinach's invitation to visit this shop.

Preparation for Christmas at the Bay Mercantile Company was not made alone for children as gifts for all members of the family are seen. For the home furniture for any room or corner of the house is suggested, with a full line of such articles to choose from and with an unusual display of glass and china ware. Personal gifts in the way of clothing, including sweaters, ties, gloves, socks, caps, bath robes and many other articles are suggested.

Bay Furniture Store

U. S. Cuevas of the Bay Furniture Company store suggests as the leading Christmas gift for the whole family an Atwater Kent radio. The store has heard demonstrated throughout the day at the store. For the living room he shows beautiful suites of furniture with deep comfortable couches and chairs upholstered in lovely patterns of velours. Bureaus for any room are found. Individual pieces such as chairs or tables and floor lamps are attractive for the smaller gifts. The dining room would be gay with any of the sets displayed. For the kitchen there are cabinets and new stoves. Bedroom suites such as the home include odd pieces of furniture, such as pull up chairs, boudoir chairs, cedar chests, magazine baskets, lamps, fancy tables and various bric-a-brac. These gifts are priced so as to appeal to all and are chosen in such a manner as to charm the most fastidious taste.

E. B. Case, manager of the store, suggests that no gift would be more acceptable to the whole family than furnishings for an entire room. He offers for the living room couches, tables, chairs in lovely patterns and upholstery, rugs, shades, curtains—in fact, the complete room furnished. "If you are planning to furnish the bedroom, the kitchen, the breakfast nook, or any other part of the house, come to see us and let us give the furnishing a holiday spirit by placing it in the home for Christmas."

Riviera Furniture Company

The gift shop of the Riviera Furniture Company is beginning to fill with many attractive offerings. For the children there are found wheel toys of every type and of the finest quality of workmanship, suited to children of varying ages. Gifts for the home include odd pieces of furniture, such as pull up chairs, boudoir chairs, cedar chests, magazine baskets, lamps, fancy tables and various bric-a-brac. These gifts are priced so as to appeal to all and are chosen in such a manner as to charm the most fastidious taste.

Engman's Store
Engman's store is preparing for men, women and children in their Christmas stock. Already a unique toy shop has been set up in the center of the main store where there are hung and arranged a variety of gifts to please the heart of the boy or the girl. In the ladies ready-to-wear department a fine line of women's dresses, coats and hats are found, any article of which would prove suitable gifts to the women folk of the family. Sweaters for the boys and girls, hats and caps, gloves, all are gaily colored for the midwinter gift season. "Why not several yards of dress goods for the woman who likes to sew," Mrs. Engman suggests pointing to the shelves on which attractive materials are displayed. Over in the men's department ties, handkerchiefs, gloves seem to be delightful gifts for father.

Beach Drug Store
At no place will the Christmas spirit be more in evidence than at the Beach Drug Store, head of Main St. Here shoppers will find gifts that will suit not only any purse but a gift for any member of the family, a friend, etc.

This year's stock, Miss Kergosien said, will be not only larger than ever but more varied. We expect to double our business of last year, and, accordingly, we have purchased enormously and of advantage to the buyers.

\$1500 WILL BE GIVEN FOR FAIRS

Board of Supervisors Pledged to Appropriate Sum to Further Fair Displays

The Board of Supervisors at the regular November meeting Monday pledged to appropriate \$1500 next year for use in furthering community fairs in Hancock county and to carry out community projects and other displays at the Mississippi Coast Fair. The board has this past year made an appropriation for fair work and the success of the fair work in the county and at the Mississippi Coast Fair leads the board members to continue this policy.

A committee from Bay St. Louis Chamber of Commerce including A. G. Favre and C. G. Moore, appointed at a recent meeting, appeared before the board to request an appropriation for fair work over a period of three years or longer so that this phase of county development can be furthered.

Alumni Demonstration.

An alumni demonstration was held Thursday night at the Shamrock Restaurant under the auspices of St. Margaret's Daughters to which the public was invited.

or the boys, or if Dad happens to be making the gift he can find some mighty nice looking suits for each of the boys.

Gulf Coast Music Company

The Gulf Coast Music Company's Bay St. Louis store is planning a big Christmas season preparing to show R. C. A., Majestic and Crosley radios as the Christmas present par excellence. Orthophonic Victrola records are also suggested as delightful gifts for the home. These gifts are suggested as presents for the entire home. Pianos of every type will also be supplied as gifts.

Mauffray's Store

Jos. O. Mauffray's store has opened its Christmas store with a delightful display of toys of every type and kind which fill the spaces of the store with joy and fun for the children. Those gifts which appeal to boys and those whom girls like are found in profusion so that the choice is quite wide. A pleasing line of novelty gifts for every member of the family is also found and the public is invited to visit the store and view the gifts before selecting presents. An unusually attractive number of children's dresses are shown in the store, any one of which would prove a nice gift. Piece goods and the usual line of goods in the store are open as gifts areas.

Boston Shoe Store

The Boston Shoe Store, the only exclusive shoe store in Bay St. Louis, is featuring for Christmas some excellent bargains in shoes for every member of the family. "Nothing could be nicer than a pair of good shoes as gifts for mother, father and the children," Mrs. A. Schiro of the store said, "and we have every style and variety. We have also an extensive stock of silk stockings and socks, which will make fine gifts." The special line of shoes for men carried by the store is Walk Overs and those for women and children are Peters and a number of others.

Economy Store

Christmas shoppers will find many things to attract at the Economy Store. Here will be featured a special offering in ladies coats in cashmere, bolivar and velour, jersey dresses for ladies in the fall styles and a variety of colors, and attractive hats suitable for all occasions. A full line of silk underwear is displayed and lovely silk hose, pleasing to the most exclusive tastes. For the men there is found a complete line of all kinds of men's furnishings and the mother or daughter or sweethearts may find many gifts pleasing to their men folk. Manager J. W. Stewart, and the owner Philip Levine, extend an invitation to all to visit the store.

At the Economy Annex, located two doors east of the store there is found a large variety of toys where the children will see many attractive gifts.

The Sea Coast Echo

ECHO BLDG.

Thirty-Seven Years of Publication.

Chas. G. Moreau, Editor and Publisher.

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Always in Advance.Entered as Second-Class Matter at the Postoffice, at
Bay St. Louis, Miss., under Act of March 3, 1879.**Political Announcements**For Chancellor—8th Judicial District
Election December 15, 1928.**WILLIAM ESTOPINAL**

We are authorized to announce the candidacy of

HON. D. M. RUSSELL**CASH AND RELIGION.**

Trinity Church Corporation, of New York, in a deal "involving more than \$20,000,000" has purchased more real estate, which moves Arthur Brisbane to ask what the founder of christianity, if living among slums and worried mothers, would do with \$20,000,000.

The question, an implied rebuke, interests all Christians, especially those whose incomes are larger than reasonable needs require. The modern rich man, however, hasn't time to figure this problem out, he is too busy acquiring cash, something that he worships quite as much as a religion.

WHY ONE FAMILY SUCCEEDED.

Ladies in Bay St. Louis who have purchased threads will recognize the name of "J. & P. Coats." This name has dominated the thread industry for more than one hundred years but its most notable growth has occurred in modern times in the face of increasing competition.

The Coats family of Paisley, Scotland, has been long-headed enough to make good thread, stick together and avoid family quarrels. Another thing, you do not find them at the big gambling resorts in Europe.

THE AUTO MAY KILL YOU YET.

If the present habits of people and automobiles continue one person out of each hundred in Bay St. Louis who reads this will die as the result of an automobile accident.

Maybe, the above sentence will make you realize how maybe, the above sentence will make you realize how you that all automobile fatalities should be rigorously investigated.

More than that, every automobile collision should be recorded and drivers should be examined, licensed, and when proper, prohibited from operating an automobile.

It doesn't take a financial genius to lose money in a business.

Collecting for charity is one way to get a lot of dirty looks.

Look out for catalogs. No town ever built itself out of catalogs.

One of the first rules for taking sun baths is to get on top of the tallest roof in town.

Thrilling statistics: It cost the people of the nation \$30,624,000 to brush their teeth last year.

We presume that Dr. Edwin E. Slosson's new "synthetic kingdom" includes the peroxide blondes.

Motto of some people: Never pay bills twice, and never pay anything any sooner than necessary.

All the idea some folks have about Thanksgiving is the grace they say before tackling the turkey.

Always distinguish between what this newspaper says and what it prints that is credited to somebody else.

Our extra slice of pie is awarded this week to the little girl who wants Santa Claus to bring her another doll.

There are, in the world, any number of people who expect to make a million dollars by writing an outstanding novel.

There have been many men who thought that there was easy money to be picked up by buying a few stocks during a boom.

The "shop early" slogan often fails because the buying public feels sure that there will be last minute price reductions.

There may be many items in this column that you do not like. Well, you can't blame it on the Bolsheviks in Russia if you want to but we are the ones responsible.

By all means buy Christmas seals; also remember that there is a new Christmas stamp on sale this year, one designed to aid the fight upon cancer.

If grown-ups had as much faith in religion as children have in Santa Claus they might be as pleasantly surprised by their gifts as the youngsters are.

One of these days the United States will have a President who can speak Spanish fluently. Ambitious young men, looking to the future, might study that language.

Jack Dempsey is said to be getting ready to fight again. He is not, we suppose, so much interested in the title as the half million that is held out to lure him into the square arena.

The late Payne Whitney left \$45,000,000 to charity and \$57,000,000 to his widow. Not a bad division and exhibits again the interest rich men take in developing the less fortunate people of the country.

Prof. A. J. Todd, of Northwestern University, discovered that the suicide rate is four times as great among divorced persons as among married people. This indicates that the people with these people is within them.

INDUSTRIES ASSURED THE COAST

The Sea Coast Echo observes with interest and pleasure the progress noted along the Coast including the projects which are under way and which will bring pay rolls to the Coast. Especially is Gulfport to be congratulated upon the two factories which have been secured recently through the concerted efforts of many of the business men and women. One of these factories will be a 20,000 spindle and spinning mill to be erected by the Walcott-Campbell Spinning Company of Utica, N. Y., which was secured by local citizens selling \$175,000 stock in the proposed mill. Officials of the company arrived in Gulfport this week to confer with the local committee which handled this project and it is believed that work on the mill will begin soon. A number of people residing in Bay St. Louis and Hancock county have stock in this project.

The second factory will be a pickle plant which the Widlar Company which operates a pickle plant at Wiggins will erect in Gulfport. Largely through the efforts of the Young Men's Business Club the necessary 400 acres of cucumbers and adequate auxiliary crops such as dill and cauliflower were secured so that the company would build in Gulfport.

In each of the two coming factories large pay rolls are expected to go to the citizenry. Further, the construction of the buildings will result in good pay rolls.

In Biloxi there is at present under construction a fine addition to the White House and it is giving work to a large crew of workmen.

The oyster and shrimp factories of the Coast section are running with good forces and adequate work for those who live by this industry is guaranteeing a continued prosperity for many, this made possible by the action of the United States supreme court in rescinding the injunction against fishing in Louisiana waters.

Public works always mean a pay roll in the community where the work is under way. This is true in Bay St. Louis and Hancock county where the erection this year of the seawall and the highway along the road has given a great many work and assured to a number of families an adequate living.

During the coming year a variety of projects will come to a focus and each will mean more money for the Coast area.

The developments in land back from the Coast with their attendant country building are beginning to mean much to this section, each colonization representing new families here from other sections and more products raised.

Long Beach has been for several years particularly interested in truck farming and good pay rolls are realized by the farmers. This trucking as an industry is spreading northward along the G. & S. I. railroad until hundreds of acres are being planted by farmers and marketed cooperatively. Hancock county is rapidly coming into its own in this truck growing and yearly more farmers are raising produce to sell in nearby markets.

It would seem that with the expanding industries of the Coast section that a consequent development and growth are assured.

POOR BOY BECOMES A LEADER.

Thomas Fortune Ryan, whose middle name seemed to have been well chosen, is dead after a remarkable life in the financial development of the United States. His career is an example of the possibilities that are offered to the poor, uneducated boys in this country.

Born on October 17, 1851, in Virginia, he was orphaned at the age of five. The small family farm had been devastated by the war and after a few years in school, he went to work as a clerk in a Baltimore dry goods house. Reaching New York early in life, he became a great power in banking, insurance, railroads and municipal transit. One of his ventures included the development of a diamond mine in the Congo Free State. He organized the American Tobacco Company.

One of the strange facts about Mr. Ryan was the fact that he was a staunch Democrat all his life and a liberal contributor to the party whenever his aid was permitted. A multi millionaire Democrat is a rare bird!

Mr. Ryan often attributed his success in life to a seemingly small experience. Seeking a job he was told to make a copy of a letter in a letter press. He had never seen one before but made a try at it. A man in the office, seeing his trouble, assisted him and the copy was so good that he got the job. It is interesting to relate that until his kind assistant died in 1905, he was provided for by Mr. Ryan.

ADVERTISE SOMEHOW.

The annual slogan "Shop Early" is beginning to re-sound throughout the land. Clever appeals to the buying public are already beginning to appear. The retailer anxious to dispose of his share of Bay St. Louis merchandise will find that it is not too early to begin advertising his Christmas stock.

The Sea Coast Echo has time and again urged our merchants to advertise. Naturally, we believe in newspaper advertising but if there are merchants here who do not, we insist that they advertise in whatever manner they see best. The value of judicious advertising has been proven too often to beget argument.

The Sea Coast Echo covers this territory like the proverbial dew. People subscribe for it, pay for it and read it! They will buy your goods preferably than trading out of town. But—you, Mr. Merchant, must tell 'em. Remember, the city papers flood Bay St. Louis with out of town advertisements.

People read the ads and buy advertised goods.

ONE DISSOLUTION THAT PAID.

In 1911 the Standard Oil Company was dissolved by the Supreme Court. It had been attacked on the ground that it was a "billion dollar trust." Just how well the dissolution has worked for the stockholders is shown by the fact that the New Jersey company is now worth \$1,000,000,000, the California company more than a billion and several other branches are approaching the billion dollar mark.

While the people of the United States have ceased to fear the size of large business corporations, such concerns are not without possible menace to the public welfare. For that reason, they should be rigorously confined to the respective areas of their operation and their activities in public matters scrutinized carefully.

GAMBLING ON STOCKS.

Credulous American citizens, some of them perhaps in Bay St. Louis, are reading of record breaking operations on the stock exchange and imagine fabulous fortunes being made overnight.

The sudden and continued prosperity which at present afflicts Wall Street is undoubtedly making millionaires but the average American citizen had better stay away. He will get his fingers burned if he doesn't.

Stocks are now selling, in many instances, well above a legitimate value, based on earning capacities of the companies. The warning, coupled with a few memories of Florida real estate, should be sufficient for most people.

This Week.(Copyright, 1927)
BY ARTHUR BRISBANE.

Terrible storms in Europe have killed many in Europe and Britain, the high winds putting a new fear in the populations.

Tornadoes and earthquakes visit different parts of the earth, impartially, and nations might be content with the war that nature forces upon them, not insisting on fighting and mulling each other.

The tornado in Europe, leaving a trail of loss and death, will not cause foolish pessimism, such as outsiders have displayed after wind storms in Florida.

Florida's high wind comes only rarely and never in winter, when the harvest season of tourists is on.

And Florida in one important respect has an advantage over other states in her financial condition and freedom from debt.

Florida, as a state, owes nobody a dollar. The state is absolutely free from bonded indebtedness, its laws forbidding the state to borrow for any purpose, except for suppressing insurrection within the State, or repelling armed invasion.

No state is in a better condition financially than Florida, destined to be one of the greatest states in the Union, in population and in money.

And now, after the boom, while the foolish nurse their wounds, is a good thing to buy in Florida, if you buy wisely.

Professors of Northwestern University tell business men selecting employees to pick out extroverts and to avoid introverts.

The introvert is a dreamer, withdrawing within himself. The extrovert is a back-slapper and go-getter.

Theodore Roosevelt, Mussolini.

PASS CHRISTIAN ROTARY CLUB HEARS G'PORT SCHOOL SUPT.

Delivers Address to Boys in Place of Bro. Peter, Called Away on Business

Bro. Peter, president of St. Stanislaus College, who was to have addressed the Rotary Club of Pass Christian in that city Tuesday noon, was called away to Louisville, Ky., which precluded his date. The occasion was the Pass Club entertaining members of the football eleven of St. Joseph's Parochial School, a team of young fellows who played seven games this season, winning five, one tie and losing only one.

Supt. of City Schools Brown of Gulfport, delivered the talk to the boys instead of Brother Peter, and spoke along inspirational lines. He told the young guests there were three kinds of boys, 1st, the ones who did nothing, 2nd, the ones who did what they were told to do and the third who did without being told. He told them he felt sure it gave the Rotary Club more than ordinary pleasure and interest to have fostered the team through the season and finally, as a fitting climax, to have dined them in reception and tribute. For, he said, it gave the older men always a great pleasure to lend a helping hand.

In the absence of President Vincent Smith, Sr., Rev. Father Leach, vice-president, presided. A communication was read from Biloxi Club announcing January 16th, date for annual intercity meet, and since Pass Christian last year captured the attendance prize the hope was expressed a large attendance would be the rule from the Pass.

Money for Doll and Toy Fund

Pass Christians have been quite active in raising money for its doll and toy fund. It was announced, \$385.00 had already been raised in cash by popular subscription and \$400 was in sight. In fact, solicitation for funds would continue. A committee was named to go to New Orleans and make the necessary purchases for the distribution which will take place shortly before Christmas.

A number of Bay St. Louis Rotarians were present at the meeting.

ON EDGE Worried A Lot

"I took Cardui at intervals for three years, and have been in good health since last fall," says Mrs. Noble J. Hayes, of Waterloo, S. C. "My improvement after taking a course of this medicine was really remarkable."

"I am much stronger and can accomplish so much more work now. My weight increased twenty pounds, and my color is good."

"For a long time I had been feeling poorly. Some days I dragged around the house and had not enough energy to do my housework."

"I worried a lot about myself. I did not seem like myself, and my nerves were all on edge. I did not sleep well, and my appetite left me."

"I found Cardui to be an excellent tonic. After I had taken it a few weeks, I began to pick up and to gain in weight and strength."

At all drug stores.

CARDUI
MADE BY WOMEN
FOR OVER 50 YEARS

A Tornado Visits Europe

Florida Is Sound

Introverts

Miss West Pities Women

William Howard Taft and Governor Smith are of the extrovert type.

There is something of the introvert and extrovert in every man. Charles Fourier told about it more than a hundred years ago, using the words "internal, intuitional, and external rational," which are better.

Miss Rebecca West, forceful young British person who writes well, pities American women. Their lives are tragic, says she. Many of them live parked high up in skyscrapers, "where they can't even keep a dog."

It's sad not to keep a dog in a skyscraper. But Miss West will know when she gets married that a baby or even a husband is a good substitute for a dog.

The latest eruption of Mount Etna "destroyed" then thousand acres of fertile Sicilian land.

Frost, rain and sunshine will crumble the lava to dust.

Weeds will grow, soil will form. Earth worms will chew it up and those acres will be fertile again, and Etna will be a dead volcano.

There is no hurry, for according to Professor Millikan, men will live on this planet for a thousand million years longer.

The biggest fortunes are not always left by the greatest men.

Schubert, greater than a million ordinary millionaires, left ten dollars worth of property. Many unpublished songs sold for \$2.

Spinoza, great Jewish philosopher, who had taught millions how to think, left as the most valuable asset in his "estate" a pocket knife with a silver handle.

But he left a name worth more than the total capitalization of General Motors.

RADIO STATION

AT GULFPORT IS RAISED RECENTLY

WGCM Went on the Air

Again After Its Expansion —Bay to Have Night

The only Coast radio station, namely, WGCM at Gulfport, has received a distinct honor in being raised from 15 watts power to 100 watts power and now has a 248 meter or 1210 kilocycles wave length. This means that the programs sent over the air will be heard at much longer distance and the Coast will consequently receive much broader and far reaching advertising from this greater sending power. The Gulf Coast Music Company which conducts the station was granted this privilege by the radio commission because the station has been so successfully conducted since its opening.

P. C. Hahn, Jr., radio mechanic for the Bay St. Louis store of the Gulf Coast Music Company announces that local fans will be given a particularly happy pleasure in the near future when the station will observe a Bay St. Louis night each week at which time Bay St. Louis artists will appear on the programs.

The station since its enlargement has been on the air for several days and all local fans report that the programs come in very well indeed.

DR. FRANK CRANE

THE DOERS

What this world needs is more doers and less talkers.

The man we feel most grateful toward and regard most kindly is the one who does us a generous act and never says anything about it. We find it out by accident and our hearts warm to him.

The man who is always saying I am going to do this and that for you but does not do it, is a flunky. He wants the praise for generosity but does not deliver the goods.

So, the man who most truly reforms is the man who quits doing wrong, not the man who makes great promises. Most drunkards and most leaders of disorderly lives elsewhere are great promisers. They will tell you, while in their cups, that they are never going to drink another drop.

But the kind of reform today that we believe in is that of the man who quits doing wrong and makes no boast about it except to show his regret.

It is human to err and make mistakes. But when we have done so the most righteous thing we can do is to quit. Not to pray and not to promise, nor to resolve.

The first thing needed in a wrong doer is to quit his wrong doing.

We are not going to turn for help to a higher power until we have ceased our wrong doing. The Bible says this of the first thing necessary: "Let the evil man forget his ways and the unrighteous man his thoughts."

Guaranteed Used Cars

You need not be afraid to buy one of our used cars. Every car traded in by us is reconditioned and guaranteed.

We have several open and closed models, also 1 1-2 ton Truck at bargain prices. You can't go wrong on any of these.

Prices and terms to suit.

Edwards Bros.

YOU MAY TELEPHONE YOUR TELEGRAMS and have the charges appear on your monthly telephone bill



POSTAL TELEGRAPH
SPEED AND ACCURACY

SALE OF GERANIUMS IN BLOOM
NOW ON AT
ADAMS—The Florist
Front St. Pass Christian

Main and N. Front. Telephone 100

H. G. PERKINS
Insurance Agency,
Fire, Life, Liability, Auto, Accident, Health
REAL ESTATE
Everything you need in Real Estate. Give me a "ring" or drop me a "line" and I will call on you and fulfill your wants.

TRULY AN INSTITUTION OF BAY ST. LOUIS—
The Store of Honest Values

Why buy away from home when you get it better and for less at—

J. O. MAUFFRAY'S
FOR THE WINTER
Heaters of all styles and sizes. For the bathroom or house, office or other places of business. Everything for the home for the winter—either in our Hardware, Dry Goods and House Furnishing Departments.

IT PAYS TO TRADE AT MAUFFRAY'S

**Where the Bell System's Profit Goes**

THERE is in effect but one profit paid by the Bell Telephone System. This profit is not large, for it is the policy of the Bell System to furnish a constantly improving telephone service at the least cost to the public.

The treasury of the American Telephone and Telegraph Company receives dividends from the stock of the operating companies. It receives a payment from the operating companies for research, engineering and staff work. It receives dividends from the Western Electric Company—makers of supplies for the Bell System—and income from long distance operations.

Only one profit is taken from this money in the American Telephone and Telegraph Company's treasury. That is the regular dividend to its stockholders—now more than 420,000 in number—which it has never missed paying since its incorporation in 1885.

Money beyond regular dividend requirements and a surplus for financial stability is used to give more and better telephone service to the public. This is fundamental in the policy of the company.

The Bell System accepts its responsibility to provide a nation-wide telephone service as a public trust.

SOUTHERN BELL TELEPHONE AND TELEGRAPH COMPANY
INCORPORATED
Selling Our Service Universal Service

Announcing the Opening of Our 1929



CHRISTMAS CLUB



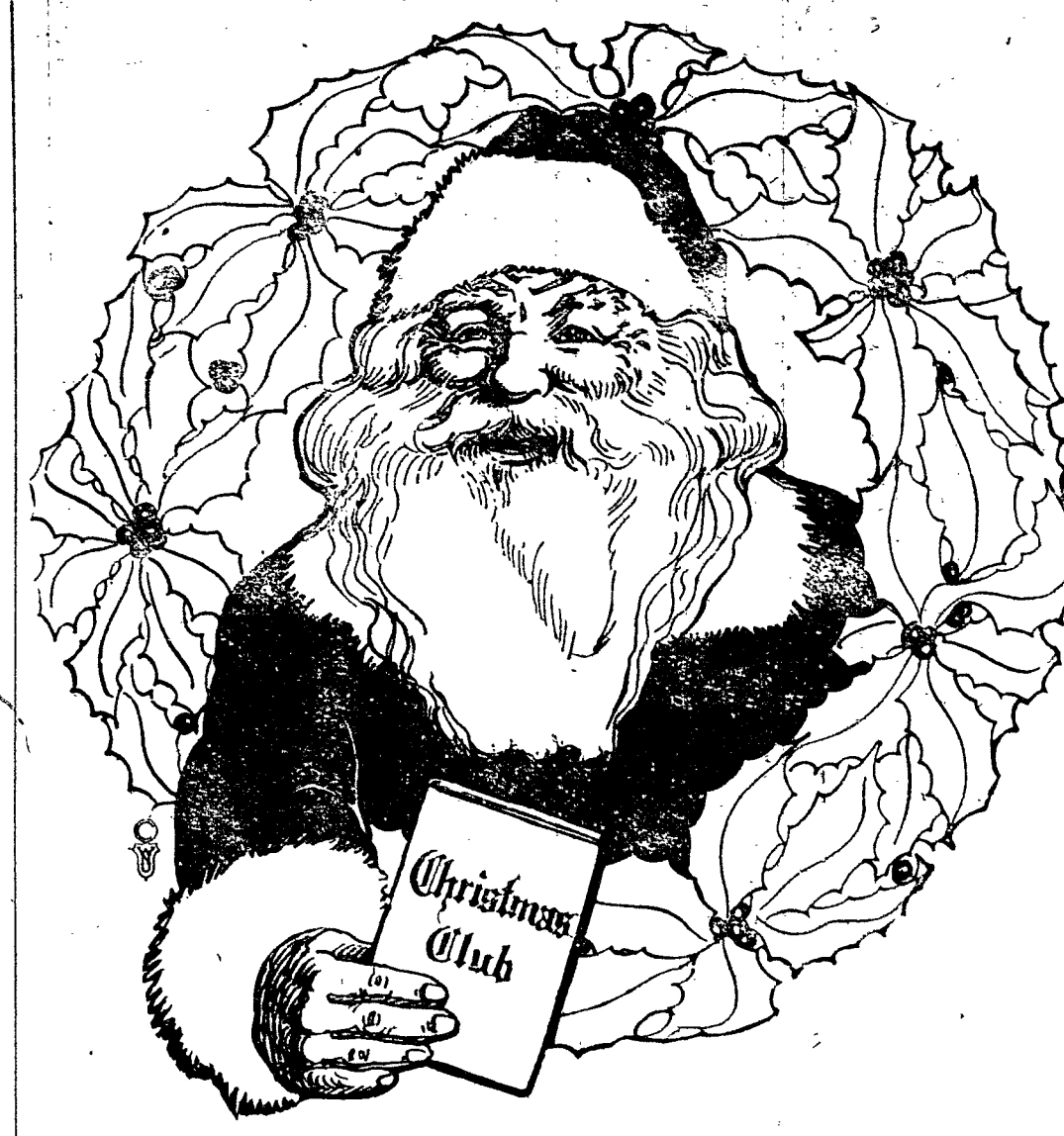
A THRIFT PLAN TO FIT EVERY POCKETBOOK



We
wish
You
a
**MERRY
XMAS**

We Extend
**Our Cordial Holiday
Greetings**

And to Our Wishes for Your Pros-
perity in the New Year, we join the Hope
that this Institution may be permitted to serve
You in all possible ways.



SELECT YOUR CLASS FROM THESE TABLES AND BRING IN YOUR FIRST PAYMENT

Start with 5c., increase 5c each week, in 50 weeks	\$ 63.75
Start with \$2.50 decrease 5c each week, in 50 weeks	\$ 63.75
Start with 10c, increase 10c each week, 50 weeks	\$127.00
25c Class, Deposit 25c each week, in 50 weeks	\$ 12.50
50c Class, deposit 50c each week, in 50 weeks	\$ 25.00

\$ 1.00 Class, deposit \$1.00 each week, in 50 weeks	\$ 50.00
\$ 2.00 Class, deposit \$2.00 each week, in 50 weeks	\$ 100.00
\$ 5.00 Class, deposit \$5.00 each week, in 50 weeks	\$ 250.00
\$10.00 Class, deposit \$10.00 each week, in 50 weeks	\$ 500.00

To this we add 4 per cent interest.

Merchants Bank & Trust Company

GEORGE R. REA, President

BAY ST. LOUIS, MISSISSIPPI

CITY ECHOES.

—Miss Elsa Spord of New Orleans was guest over the week-end of the Misses Emma and Mae Edwards.

—Miss Maxine Mitchell visited friends and relatives in Gulfport over the holidays.

—Mrs. J. C. Buckley is spending several days in New Orleans visiting her mother, Mrs. Chrysler.

—Miss Glenn Sims had as her guest over the week end her sister, Miss Martha Sims, a teacher at the Wiggins school.

—Mr. and Mrs. Leo E. Kenney, Miss Irene Seller, and Mr. and Mrs. Chas. G. Moreau heard Marion Talley sing her beautiful concert in New Orleans Friday night.

—Misses Carrie and Irwina Lorch of New Orleans were week-end guests of Mrs. E. J. Leonard arriving Saturday morning. Mrs. Leonard entertained them at luncheon Saturday at the Hotel Markham.

—Rene De Montluzin, Jr., student at St. Stanislaus College, was guest of Foster Fournier, student at Tulane University, New Orleans, and the Pi Kappa Alpha fraternity dance Saturday night.

—Miss Mary Florida Cossar had as her guest over the Thanksgiving holidays her sister, Miss Elizabeth Cossar of Charleston. While here the Misses Cossar visited New Orleans for one day.

—Miss Attica Atkins and Miss Olga Terhune, teachers at the local school, spent the holidays with their home folks in New Orleans. They were guests at several Thanksgiving affairs while in the city.

—Miss Helen Vaughn of the Central school faculty spent Thanksgiving and the week-end visiting in the home of Mr. and Mrs. Walter M. Lampton who resides on the beach near Beauvoir.

—Mrs. S. J. Ingram and children spent Thanksgiving holidays visiting Mrs. Ingram's sister, Mrs. E. N. Tanner of Wilmer, Ala. Mrs. Ingram's mother, Mrs. W. C. Zeabak of Meridian, who also spent Thanksgiving at Wilmer, accompanied the Ingram's home and will be here for an extended visit.

—Miss Lydia Boyd Blount, niece of Dr. and Mrs. C. M. Shipp who has been visiting them since the summer, has accepted a position in Bogalusa as secretary to the master mechanic at the railroad office. She went from New Orleans Thursday night to assume her duties.

—Mr. and Mrs. George J. Muller and children of New Orleans, former residents of this section, spent Sunday at Clermont Harbor visiting Mrs. Muller's parents, Mr. and Mrs. John Bernier, at their pleasant home. It is of interest to Coast friends to know that Mr. Muller is with the auditing department of A. Baldwin & Company.

WORK AND PLAY
AT S. J. A.

On Sunday, December 9th the Speeders of St. Joseph Academy, New Orleans, are going to play our Gold Jays. The game is scheduled for 2:30 and promises to be a good one. Both teams are out for a real hard fight and the game from start to finish is guaranteed to be a thriller.

The Speeders are the 1928 champions and their clean and speedy playing justifies their name. The New Orleans girls have not played here since 1926, when they were barely defeated in a hard fought game. So we invite all to come out Sunday afternoon at 2:30 and watch our Gold Jays down the city champs.

Children of Mary.

Both Junior and Senior Sodalties of the Children of Mary will go to Communion in a body at the 7 o'clock Mass on Saturday December 8, which is the Feast of the Immaculate Conception. Quite a large class of aspirants will be received into the Sodality Sunday night at 7 o'clock. At the close of the reception the Sodality will meet at the convent for a little social.

We Wonder Why—

Edith felt so badly at the dance Saturday night?

Hazel enjoyed herself so much at the same dance?

Grace wanted Tulane to win?

Kate and R. B. would not go to the dance?

Cassidy keeps a record of Duke's football scores?

Judy is specially proud of her class ring?

Frances and Kate want to know so

Endorses Sale Xmas Seals.

"The sale of Tuberculosis Christmas Seals has my hearty endorsement," says Rev. C. C. Clark, pastor Methodist Episcopal Church, Bay St. Louis. "At this season of the year when everyone is thinking of making others happy let us not forget the need of those unfortunate ones who are suffering from the ravages of the Great White Plague. Through buying Tuberculosis Christmas Seals we can manifest toward them the true spirit of Christmas."

Trap Shooting Expert
Gives Exhibition

Guy Ward, champion professional trap shooter of America, who is a guest for a time at the Inn-By-The-Sea, gave an exhibition to which the public was invited Thursday afternoon of this week at 2:30 o'clock, at the trap that has recently been completed at the Inn-By-The-Sea as an additional attraction and amusement to the guests of the hotel.

much about furniture?
Anna Mae is always singing "Chiquita."

Dorothy and Marie made "someone walk home" after the game Sunday?
Dale had her class ring made too large?

Honors for November

Seniors: 1st Honors—Hazel Kergosien, Ita Mae Allingham, Antoinette Smith.

Second Honors: Judith Mauffray, Thelma Lee Dyess, Kathleen Renshaw.

Juniors: 1st Honors—Emmy Weiss, Agnes Bixby. 2nd Honors: Gracie Lou Weinsacker, Loretta Smith, Anna Mae Blaize, Mary E. Schloegel, Dorothy Hubbard, Theresa Ward, Ruth Chauvet, Vivian Egloff, Dorothy Cassidy.

Sophomores: 1st Honors—Dorothy Daniels, 2nd Honors: Marie Quintini, Julia Boudin, Alice Lee Byrnes, Elizabeth Sigler.

Freshmen: 1st Honors—Eleanor Attaway, Catherine Benvenuti. 2nd Honors: Alice Feeney, Elizabeth Fitch Nicolena, St. Angelo, Elsie Lizana, Virginia Bixby, Yvonne Lacoste, Elsie Graham Powers.

Eighth Grade: 1st Honors—Mary Louise Byrnes. 2nd Honors: Joyce Wolf.

Seventh Grade: 1st Honors—Alice Camors. 2nd Honors: Dorothy Payne.

Sixth Grade: 1st Honors—Osselia Lince. 2nd Honors: Lorraine Quintini.

Fifth Grade: 1st Honors—Julia Laurent. 2nd Honors: Cecil Manieri.

Fourth Grade: 1st Honors—Sylvia Duncan. 2nd Honors: Dorothy Payne.

Third Grade: 1st Honors—Irma Bell. 2nd Honors: Anne Benvenuti. Second Grade: 1st Honors—James Ryan. 2nd Honors: Robert Grevenberg.

First Grade: 1st Honors—Betty Roy. 2nd Honors: Joyce Spornoro.

BAY CITY MERCHANTS READY FOR EARLY XMAS RUSH AND SHOPPING

Citizens Are Urged to Read The Advertisements and Do
Their Christmas Shopping Early—Fine Variety
On Display at Local Establishments

Christmas is in the air—

With the sparkling winter frosts Bay St. Louis has begun to catch the spirit of festivity and good cheer that will mark this year's holiday season as particularly appropriate.

The presidential election, with all its strife and turmoil, is past and Thanksgiving gone. The only candidate for honors is good old Santa Claus. Neighbors have new topics for conversation and friendships strained by political differences are being strengthened anew.

It's a busy three weeks that looms ahead. In fact there's no reason why that unflattering harbinger of Christmas—the "Do Your Shopping Early" sign—should not be hung out for the first time here and now.

Merchants last week reported that buying for Christmas stocks this year had been more heavy than ever before. The choice of gifts and of merchandise in every line will be wide and attractive. Novelty that has never before appeared on the Christmas trading circles will make their appearance.

Those who pick first will naturally pick the best. That's a hint to the wise and indications are that the crisp weather will bring a swirl of shopping to Bay St. Louis beginning this week and lasting until the annual visit of old Santa has become a reality.

All the thinking as it relates to the amassing of tremendous stocks of beautiful, and fine merchandise for the holiday season has been done by Bay St. Louis capable store executives. All that remains is for you to do your part.

To get thorough satisfaction and to avoid the rush that is sure to get in soon—
Do your Christmas shopping early, and—
Do your shopping in Bay St. Louis as far as you can.

Captain and Mrs. John B. Bachins are enhancing the beauty of their recently completed home at Clermont Harbor, with cement garden walks and ornamental trellis and other artistic effects. Formerly of New Orleans, Captain and Mrs. Bachins will make Clermont their permanent home. Stopping of Coast train both morning and evening at this point through the instrumentality of Mr. Joseph Chelona, has added to the desirability of the resort as an all-the-year-round place to live.

MILE-A-MINUTE MELODRAMA IN "THE WHIP" FILM

Plot Enough to Start Twenty
Revolutions—Dorothy Mack-
kail, Ralph Forbes

Enough thrills and excitement to last a lifetime are packed into a few reels of film in "The Whip," First National's picturization of the famous stage melodrama which comes to the A. & G. Theatre Sunday and Monday.

For sheer, mile-a-minute melodrama, with deep-dyed villains, beautiful heroines, noble heroes and all the other familiar components of melodrama of this type, "The Whip" can scarcely be surpassed.

It has train wrecks, a hero with amnesia, an automobile smashup, numerous falls from horses both unintentional and otherwise, enough plots to start twenty South American revolutions and diverse other accompanying highlights.

It has moreover, a cast of excellently chosen and directed players, a richness of setting and costume found in few productions and a smoothness of dramatic technique which makes it all seem highly plausible.

To Dorothy Mackkail goes first honors for her portrayal of the heroine, Lady Diana. Lowell Sherman, sleek and suave and unscrupulous cinematic villain contributes a delightfully subtle performance, and Ralph Forbes is a thoroughly satisfactory hero.

Never has Anna Q. Nilsson looked more beautiful or striking than in her role of "Madame d'Aquila," a woman of the world who lends a hand to Mr. Sherman's innumerable connivings.

—Mrs. E. E. Ashcroft visited in New Orleans during the holidays.
—Misses Lois and Lucille de Armas were guests at a delightful house party in New Orleans as guests of Miss Minnie Eye from Wednesday to Sunday. They attended the Tulane-L. S. U. game Thursday.

Classified Ads

FOR SALE—One lot of 40 chickens, ranging in size from 5 weeks to hens 2 years old. Have no room for them. \$22.50 for the lot. 309 East Beach, Pass Christian.

FOR SALE—Assorted lot second hand lumber, grade B and better, cheap. Apply Dunbar and Barnett avenues.

FOR RENT
"Double Cottage on Third street, near St. Charles, partly furnished, modern conveniences. Will lease for six months or longer at \$35.00 per month, payable in advance. Bath room not to be used for washing clothes—must be kept in good condition. Reference requested. J. P. Drake, Agent, Office opposite courthouse, telephone 227 or 151.

FOR SALE
One milk cow, with calf, \$60.00. Albert C. Brown. Telephone 2102, Bay St. Louis.

FARM WANTED
Wanted to hear from owner having good improved farm for sale near Bay St. Louis, suitable for general farming. Write me full description and lowest cash price. John Baker, Meru, Arkansas.

FOR SALE CHEAP
Motor boat in first class condition. Phone 144. V. E. Lizana, Waveland, 3-t.

FOR SALE CHEAP
Motor boat in first class condition. Phone 144. V. E. Lizana, Waveland, 3-t.

BOOKKEEPING SERVICE
Accountant and bookkeeper, proficient in all branches of bookkeeping, installing and operating systems. Address: C. E. Y. 215 Belleville St., Algiers, La. 3-t

WOOD FOR SALE
Dry, well seasoned pine stove wood, \$2.15 per cord. Oak, \$3.75 cord. Pine, \$4.00 cord. All sizes and quantities. Above prices undelivered. At Brown's Vineyard.

C. L. REAB
Contractor and Builder.
GENERAL REPAIRING
ESTIMATES FURNISHED
WORK GUARANTEED
RESIDENCE—114 BURNETT ST.
Phone 312.

Mirrors of Mississippi

By Edgar S. Wilson

Jackson, Miss. Nov. 28.—Both houses of the Mississippi legislature have passed resolutions to a joint session, December 1. The extraordinary session of the legislature convened on October 1 and if the legislature shall adjourn by December 1, it will have been in session for two months. There are some big matters to be disposed of yet and just what the outcome will be is the subject of much speculation. There seems to be a universal desire on the part of the people in every county in the state for permanent highway legislation and judging from the expressions of press and people, there will be a widespread disappointment if the extraordinary session adjourns without enacting a first class road program.

Hon. Wiley H. Potter, the able, fearless and conscientious circuit judge of the capital district of Mississippi, bore down hard in his charge to the grand jury against those fully violating the road laws of the state. Unless something is done to check reckless driving it will be almost like committing suicide to law-abiding persons to exercise their legitimate right to use the public highways. In England the other day a reckless automobile driver was fined \$250.00 and broken of his license for life.

The Progressive Era, the official journal of the Mississippi State Progressive Association at Jackson, is being highly commended by press and public for the splendid matter it contains from issue to issue. This magazine circulates largely in the middle west and already it is bringing hundreds of eager inquiries from those congested centers of population where lands sell from \$150 to \$600 an acre and bring an income no larger than the lands in Mississippi which are being sold at a much lower figure. This publication is an adjunct to the weekly press which has done and is doing so much week in and week out for Mississippi.

The franchise article of 1890 of the constitution requires a person offering to vote to pay all taxes for the previous two years, including poll tax. The payment of the poll tax of \$2.00 on or before February 1 of the year in which one offers to vote, for the two preceding years, was not made compulsory by the wise men who built the constitution of 1890, because they believed that vice and incompetency would default and there by give virtue and intelligence a peaceful majority at the ballot box.

Time justified and gratified that hope and expectation.

The supreme court has ruled that circuit judges and chancellors under the law can not permit their terms of the court.

Since a very cold winter is predicted, the suggestion is being made that premature candidates may become so severely frost bitten as to be unable to thaw out before the state wide primary of 1931.

METHODIST PASTOR AND WIFE GIVEN RECEPTION HERE

Missionary Society Entertains in Compliment to Rev. and Mrs. C. C. Clark

One of the most delightful social meetings of some time was that Tuesday night of last week when the ladies of the Methodist Missionary Society entertained in compliment to Rev. C. C. Clark, new pastor and his wife, at a reception in the home of Mrs. E. J. Leonard of North Front street which more than 125 people from the Bay attended. In the receiving line were Mrs. Leonard, Dr. Jas. A. Evans, superintendent of the Sunday School, Rev. and Mrs. Clark, Mrs. C. M. Shipp, president of the Missionary Society. The reception room was lovely with its seasonal chrysanthemums. The dining room was dressed with a color scheme of deep rose and white predominating, the table laid with a white lace cloth over deep rose and with rose tapers and a centerpiece of rose and white carnations. Tea and coffee were poured, Mrs. Fred Wright and Mrs. John Osoinach presiding during the earlier part of the evening. Eight charming members of the Young People's Missionary Society served as tea girls, Misses Myrtle Ansley, Maxine Mitchell, Myrtle Baker, Jane Canty, Mary Bourgeois, Ethel de Armas, Armide Del Bondio, and Lydia Boyd Blount. Sandwiches and salted nuts were served. The pleasant social hour arranged by the committee of Mrs. Jas. A. Evans, C. C. McDonald, E. S. Drake, and E. J. Leonard, proved most enjoyable and Rev. and Mrs. Clark were happily welcomed to the Bay community. Honored guests for the occasion were Mr. and Mrs. Alexander Allison who recently moved to New Orleans and came over for the reception.

Reel to Real Romance



Photo shows Dolores Costello, the bride of John Barrymore. They were married ahead of schedule to foil foes who were making attempts to keep them from marrying. Dolores Costello was formerly the leading lady of the popular stage and screen idol.

Widening Highway On The Curve

The curve on the Old Spanish Trail where the highway leaves the beach west of Pass Christian and turns northward on its approach to the traffic bridge over the Bay of St. Louis is being widened and to each side of the road at the curve a triangular space adjacent to the curve is being paved. The county road crew from beat 3, under the direction of I. Allen is preparing the shell foundation for the asphalt top which the Southern Paving Construction Company will lay. This curve has been most abrupt and motorists found it hard to make especially on the west side and the wider road will alleviate this difficulty and prove safer for cars.

12,000-Acre Tract Is Purchased by Lumber Firm

Hattiesburg, November 26.—Sale of 12,000 acres of timber lands to the Batson-Hatten Lumber Company by the Newton Naval Stores Company has been announced here by officials of the purchasers. The timber is located in Forrest and Perry counties and will enable the Batson-Hatten mills to operate for five or six years longer. The Newton family is gradually disposing of their holdings in this section in order to concentrate their naval store operations in Georgia, it is said. The Newtons formerly operated a large turpentine plant at Brooklyn, Forrest county. This still was later moved to Carnes. It is understood that operations there will cease in the near future.

COMMISSIONERS LET BIDS A N D MAKE AGREEMENT

Meeting Monday is Occupied With Routine Work and Several Important Matters

The city commissioners were occupied at the regular meeting Monday with several matters of routine work. They authorized the borrowing of the needed funds for school purposes, approximately \$3,000, to be repaid at the bank after the collection of 1928 taxes.

Bids were ordered to be advertised for clam shells by the car load, these shells to be used for street paving and repair work.

Bids were advertised for a Dalton multiple machine the new machine price to include a trade in on the Burroughs adding machine now owned by the city. The new machine will be used in computing the city's accounts.

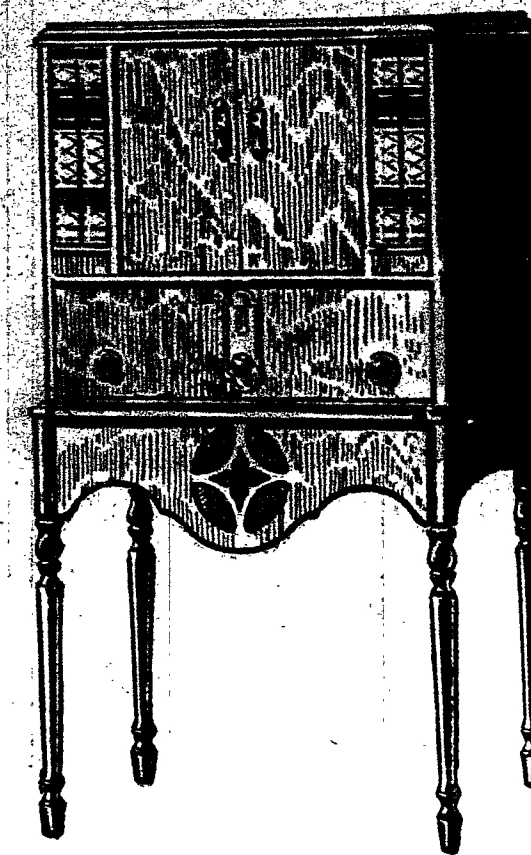
A contract was let to Chas. Wells for cutting down a tree on Union street adjoining St. Stanislaus College grounds, the removal of this tree being found necessary to allow for the placing of the sidewalk which the college will build here. An agreement was made between the city and St. Stanislaus College that in exchange for the College deeding to the city as a street an eight foot strip on Booker street between Nicaise and St. Francis streets beside the College stadium, the city would assume all expenses for removing the old wall along the college grounds on Union street and removing the oak tree.

Car Goes Into Ditch.

A Ford from Bogalusa containing Mrs. Louis Burns and a lady whose name was no learned skidded just before noon last Wednesday on the Old Spanish Trail west of Bay St. Louis, and was caught in the loose gravel, going across the road and into a ditch at the side of the road. The accident occurred as the car was trying to avoid collision with another car. Mrs. Burns, whose daughter is a teacher in Bay high school, was en route here to take her daughter back to Bogalusa for the holidays. Mrs. Burns and friend were taken to the office of Dr. A. P. Smith where they were found not to be injured other than a cut on the face of Mrs. Burns' companion, sustained as she fell forward against the glass in the car.

Not Quite That Bad

Mr. Smith: And I suppose you argued with him until you were black in the face? Mr. Smith: No, just around one eye.—Montreal Star.



Victrola---Radiola

COMBINATION 7-11

\$250.00 Complete

We are exclusive dealers and maintain service for—

MAJESTIC—RADIOLAS—

CROSLEY—FREED EISMANN

Gulf Coast Music Co., Inc.

—On The Beach—

BAY ST. LOUIS, MISS.

GULFPORT

Owners of Radio Station WGCM

Hancock County Insurance Agency

FIRE
TORNADO
AUTOMOBILE
LIFE

INSURANCE

CASUALTY
BONDS
FIDELITY
JUDICIARY

IN ALL ITS BRANCHES

Let Us Take Care Of Your Needs

A. A. Seafide, S. L. Tngman, Agents.

Phone 108, Hancock County Bank

"A" FORD WINS GERMAN TEST

New Model Takes Utility And Reliability Contest Overseas

In Europe, as well as in America, and the British Isles, the Model A Ford car has established new official records of dependability and reliability. The latest foreign achievement of the Ford was recorded at the utility and reliability contests of the A. D. A. C., recently held in Germany. The performance of the new Ford resulted in one of the most sweeping victories ever made in an automobile contest. The official scores follow:

Starting Test: perfect scores in classes 1 and 2.
Acceleration, with changing gears: perfect scores first second and third awards in classes 1 and 2.
Hill Climbing, perfect scores, first, second, third and fourth awards.
Cross Country: perfect scores in class 2.
High Speed: First award in class 1; second in class 2.
Slow Speed: highest points in class 1.
Brake Test: First award in class 1. The Ford car also showed the lowest fuel consumption per liter.
The hill climbing contest was held over the road between Schreiberbau to Neue Schliesche Baude, the crest of which had never before been opened to traffic. The course is considered by Germans to be the steepest and most difficult in Europe.
The contests were open to all makes of cars and the Ford was in competition with many cars of much higher price. The cars were judged not for speed and reliability alone, but for all those qualities constituting good performance in an automobile.

Mike's Place Opens At 111 Front Street

T. H. Barrett has opened a dry cleaning, pressing, dyeing, altering, hat cleaning and blocking shop at 111 Front street, under the name of Mike's Place, No. 4. This is said to be the only dry cleaning shop in Bay St. Louis. Mr. Barrett is from Gulfport and this is the fourth Mike's place which has been opened, the first being in Gulfport. Mr. Barrett has secured a driver of his delivery truck, L. D. Poer of the Bay.

Gifts For County Poor House

The women from the Flat Top community organization sent a goodly supply of canned foods including preserves and jellies as a Thanksgiving gift to the poor people at the county poor farm. These home canned products were sent to the office of the home demonstration agent and from there to the poor farm with the baskets which the King's Daughters carried out.

The Height of Incompatibility But why couldn't you and Fred get along together? We have absolutely nothing in common to quarrel about.—Life.

It Should Be Free Baker—I believe in free speech. Blunt—That's nice. I'd hate to have to pay to hear you.—Montreal Star.

GENUINE

13 PLATE

Ford Battery

NOW

\$8.50

Allowance on old battery.

Edwards Bros.

ALLOWANCES OF CITY COMMISSIONERS, BAY ST. LOUIS.

Bay St. Louis, Miss., Dec. 1, 1928

The following bills were allowed, approved and ordered paid out of the following funds:

City Fund	
Chas. Traub, Sr., Mayor's sal.	\$225.00
F. H. Egloff, Com. salary	225.00
S. J. Ladner, Com. salary	225.00
August Taconi, street com. sal.	125.00
Felix Payard, janitor's sal.	60.00
R. L. Genin, city atty. sal.	100.00
T. W. Adam, meat ins. sal.	30.00
Roland Cuevas, pound keep. sal.	50.00
Edward Jones, stenog. sal.	25.00
Leine Saucier, police salary	90.00
Mark Oliver, police salary	100.00
Leon P. Capdepon, police sal.	90.00
Eugene Joyner, firemans sal.	75.00
Fahey Undertaking Co., Ambulance trip to Gulfport for Mark Oliver	10.00
F. H. Egloff, stamps for office	5.00
Sou. Bell Tel. Co., phone	4.76
Standard Oil Co., mdse.	6.50
W. J. Miller, state revenue agent, 20 per cent damages on delinquent taxes.	81.00
The Sea Coast Echo, stationery and printing	23.20
A. Seafide & Co., mdse.	100.20
Andrew Carver, repairs	2.90
Utey Paint Co., mdse.	22.50
Joseph Capdepon, labor	74.25
Armand Beesancan, labor	67.13
Alfred Arnold, labor	74.25
Roger Manier, labor	74.25
August Adams, boarding pris.	7.75
Philip Adams, labor	3.00
Arthur Payard, labor	3.00
Alphonse Adams, labor	63.38
John O'Neil, labor	52.50
Albert Heitzman, hauling	12.00
Frank Johnson, hauling	69.75
Alfred Besancan, labor	23.25
F. H. Egloff, frt. on mdse.	1.50
Herbert Choina, labor	12.00
Miss. Power Co., street lts.	575.57
Edwards Bros., mdse.	22.50
Joseph Mauffray, mdse.	12.50
Harrison Service Station, gas and oil for trucks.	63.91
Sinking Bond Fund	
F. H. Egloff, refunding to parties paid 29 mills levy, reduction of 3 mills sea wall tax	145.30
School Fund	
D. J. Everett, prorata sal.	65.07
H. G. Perkins Ins. Agcy., ins. prem. Central school	255.00

Grey Castle Opens For Winter Season

Grey Castle, on the East Beach at Pass Christian, formally opened for the winter season Thursday of this week. This is the second season that this hotel has been operated under the management of Mrs. William Jacques Coutourie. Grey Castle was formerly the palatial home of J. H. Mengé of New Orleans and last year was converted into a hotel and extensive additions made, creating here a pleasing hostelry.

Merchants Bank and Trust Company, prem on Central school	
Hancock County Ins. Agcy., Prem. on Central school	255.00
Hancock County Ins. Agcy., Central school	516.42
Mrs. Leontine Moret, part payment on piano	15.10
S. J. Ingram, frt. on mdse.	1.53
Chas. J. Mitchell, refund amt. paid P. Williams	2.00
Daniel J. Ziegler, labor	.50
Mrs. Elmer Bourgeois, janitress' salary	10.00
Flora Capdepon, jan. sal.	75.00
Mrs. Kate Oliver, jan. sal.	12.50
Aaron Smith, jan. sal.	10.00
E. J. Bayne, fireman Cen. sl.	41.25
The Sea Coast Echo, pub & pte.	15.36
John E. Johnston, wood for sl.	4.50
Miss. Power Co., lt. for school	11.07
Bay Merc. Co., mdse.	9.54
W. M. Welch Mfg. Co., mdse.	33.05
So. Bell Tel. Co. tel. for Central school	6.75

Water Works Fund	
Emile Adams, foremans sal.	125.00
Dixie Mill Sup. Co., mdse.	103.12
Crane Co., mdse.	25.86
F. H. Egloff, frt. on mdse.	6.09
So. Bell Tel. Co. phone	3.50
Peter Sick, labor	76.50
John Payard, labor	63.00
Sea Coast Echo, pub. & pte.	7.50
Miss. Power Co., current	240.02
Bay Merc. Co., mdse.	3.33
Harrison Ser. Sta. mdse.	12.51

There being no further business the board adjourned.

CHAS. TRAUB, Sr., Mayor
S. J. LADNER, Com. Pub. Utility
F. H. EGLOFF, Com. of Finance.

C. GREER MOORE

MASONIC TEMPLE—OFFICE CHAMBER OF COMMERCE

REAL ESTATE AND LOANS

I SELL REAL ESTATE—I MAKE LOANS—I OFFER NO PROPERTY FOR SALE THAT IS NOT, IN MY OPINION, WORTH PRICE ASKED. YOU OWE IT TO YOURSELF TO OWN A HOME.

Phone 247.

Bay St. Louis, Miss.

Install Your OIL-HEATING SYSTEM NOW

"We Know How"

Lovejoy Plumbing Co.

205 Main St., Bay St. Louis, Miss.

PHONE 494

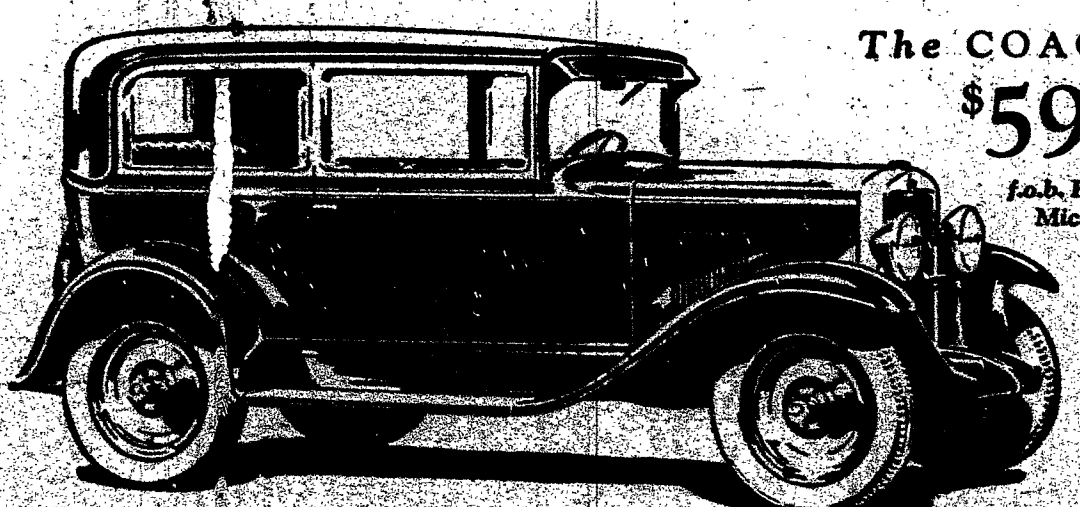
Where to List for Results

I have ready buyers for Bay St. Louis and Waveland property. List your property with me for results. It will pay you.

R. TERRELL PERKINS

Bay St. Louis Branch Office,
Beach Front, Near Corner Main St.

867 PERDIDO STREET,
NEW ORLEANS, LA.



The COACH

\$595

Lab. Flint, Mich.

THE ROADSTER	\$525
THE PHAETON	\$525
THE COUPE	\$595
THE SEDAN	\$675
THE SPORT CABRIOLET	\$695
THE LANDAU	\$725
SEDAN DELIVERY	\$595
LIGHT DELIVERY CHASSIS	\$400
1 1/2 TON CHASSIS	\$545
1 1/2 TON CHASSIS WITH CAB	\$650

All prices f. o. b. Flint, Mich.

BAY CHEVROLET COMPANY,

PHONE 52.

WASHINGTON STREET

QUALITY AT LOW COST

Merry Christmas

OUR CHRISTMAS CLUB

IS FOR EVERYBODY

Fathers, Mothers, the boys and girls, all can join. You will never miss the small weekly deposit that would otherwise slip through your fingers.

Join Now, While the Clubs are Forming

Next Xmas you will have the ready cash for gift purchases, insurances, taxes and other bills.

THE SUREST WAY TO HAVE MONEY IS TO SAVE

WE HAVE A PLAN TO FIT YOUR PURSE

Here's how to join. Simply select the amount you desire to deposit weekly, bring it to the bank, make your first deposit, then deposit this amount, the first of each week, as per table below:

STRAIGHT WEEKLY PAYMENTS.		INCREASING WEEKLY PAYMENTS		REDUCING WEEKLY PAYMENTS.	
Deposit	Pays	Deposit	Pays	Deposit	Pays
\$.25 Each Week for 50 Weeks.....	\$ 12.50	1c 1st Week, Increase 1c Each Week.....	\$ 12.75	\$1.00 1st Week, Reduce 2c Each Week.....	\$ 25.50
.50 Each Week for 50 Weeks.....	25.00	2c 1st Week, Increase 2c Each Week.....	25.50	2.50 1st Week, Reduce 5c Each Week.....	63.75
1.00 Each Week for 50 Weeks.....	50.00	5c 1st Week, Increase 5c Each Week.....	63.75	5.00 1st Week, Reduce 10c Each Week.....	127.50
2.00 Each Week for 50 Weeks.....	100.00	10c 1st Week, Increase 10c Each Week.....	127.50		
5.00 Each Week for 50 Weeks.....	250.00				

We add interest at the rate of 4 per cent per annum.

HANCOCK COUNTY BANK

Bay Saint Louis, Mississippi.

Merry Christmas

The Sea Coast Echo

CITY ECHOES

—Miss Martha Hall accompanied Miss Mabel Burns to her home at Bogalusa for a visit over the holidays.

—Patrons living out of town can have us to select and print their holiday greeting cards. Write to the Sea Coast Echo, Printing Department.

—Miss Julia Blaise was a visitor to New Orleans over the week-end attending a delightful dance.

—Girls, Girls, Look over our line of gifts for your boy friends, we have many new ideas in all lines.—Beach Drug Store.

—George Walker and son, George Rea Walker of Greenville, spent the week-end with Mr. Walker's brother-in-law, George R. Rea.

—Candy Always a suitable Xmas Gift when you are at a loss to know what to send. We have Maltland's, Huyler's, Elmer's and Whitman's candy lines.—Beach Drug Store.

—Miss Willie Lee Young of the school faculty, spent the Thanksgiving holidays at her home in Hazlehurst.

—Miss Welch has on sale the celebrated line of Gibson art Christmas cards from one cent up.

—Miss Agnes and Annette Schulz and brother, Paul, spent the week-end visiting the Wallis family in Mississippi City.

—The Sea Coast Echo's line of Christmas greeting cards exceeds that of other years in design and effectiveness, and at a saving unheard of. We print and supply as low as \$1.00.

—Boys, just let the Beach Drug Store show you their line of Gifts for your sweetheart. Come early and select your gift; make a small deposit and we will hold it for you.

—Mrs. A. Mazarro and children of New Orleans, spent the week-end in Bay St. Louis visiting Mrs. Mazarro's parents, Mr. and Mrs. S. M. Mazarro of Boardman avenue.

—See Miss Welch's fine line of Gibson's art Christmas cards. —Gifts for Children are very hard to select; we have a variety of games, Hearts, Old Maids, Pk, Rook, Checkers, etc.—Beach Drug Store.

—Beautiful and artistic Christmas greeting cards at The Echo Printing Department, with names printed on surface—engraved cheaper than ever.

—Hon. Edgar Driver, accompanied by his wife, returned from their home at Monticello, Miss., and spent the Thanksgiving holidays with their relatives, Mrs. S. P. Driver and son, William, at the home of Mr. and Mrs. W. W. Goodrich.

It will pay you, whether you wish a dozen, twenty-five, fifty or more cards. Don't wait till the last moment, please.

—Xmas Cards.—The Beach Drug Store has a beautiful line.

—An attractive advertisement appears in this issue of The Echo for the Beach front, featuring Victrolas and Radios. The supreme gift for the family. Sold either cash or on convenient club terms.

—The Beach Drug Store has a beautiful line of Schaeffer Fountain Pens, Pencils and Desk Sets.

—Miss Welch has a complete line of Christmas cards, Christmas wrapping paper cards and ribbon.

—Among those from Bay St. Louis attending the Tulane-L. S. U. game Thursday were Miss Ethel de Armas, Miss Genevieve Green, Miss Marjorie Fournier, Mr. and Mrs. C. C. McDonald, Miss Lydia Boyd Blount, Mr. and Mrs. H. C. Glover, Dr. A. P. Smith, Mr. and Mrs. Leo Seal.

—Just twenty more days before Xmas—Have you selected your gifts? The Beach Drug Store has just received a lovely stock of novelties and gifts that will please everyone.

—Mr. and Mrs. Jos. J. Ritayik returned to their winter home at New Orleans Sunday, after enjoying the delightful Thanksgiving holiday weather on the Coast. Mrs. Ritayik recently returned from the U. D. C. convention at Houston, Texas, which she attended as a delegate and assisted in getting the 1929 convention at Edgewater Park.

—Have you a friend to remember this Xmas and you are at a loss to know what to get? Come in and let us help you. We have gifts for the children, boy or girl, mothers, fathers or the sweetheart.—Beach Drug Store.

—Saturday, December 8th, Feast of the Immaculate Conception, the local Italian organization, Society of the Immaculate Conception, will have its annual street parade followed by members attending a special high mass at the Church of Our Lady of the Gulf, beginning at 10 o'clock. Music by S. S. C. band will feature the parade. Special music by the choir, Mrs. Winfield Partridge, organist and directress, with Mrs. H. C. Glover, soprano, soloist.

—Make your selection of Imported Perfumes, perfume, set, atomizers, etc. at the Beach Drug Store. We have Roger and Gallet, Azures, Floramye, Coty, Houbigant, Caron, etc.

CARD OF THANKS.

We wish to extend thanks to our friends and relatives for kindness and sympathy shown during the illness and at the death of our father, Ferdinand Joseph Ramond, Sr. THE FAMILY. Bay St. Louis, Miss., Nov. 5, 1928.

GEORGE R. REA IS SPEAKER AT BANK GROUP MEETING

(Continued from Title page)

urday noon, we requested our Representative Mr. Bryan Russell, to introduce a bill to permit ALL the Banks on the Gulf Coast to close at noon on Saturday and this became a law on November 9th, 1928.

American Institute of Banking Realizing the importance of establishing a Chapter of the Institute on the Gulf Coast, we invited Mr. E. F. LeBreton, member of the Executive Council, to address the officers and employees of our member banks. This took place on October 19th, and there was present about one hundred or more. Mr. LeBreton gave us a very interesting talk, and thereupon, a permanent organization was formed. We expect to organize one or more group study classes.

Taxation After much study and discussion on the matter of having banks assessed on the same basis as other moneyed capital, we decided to make a test case, and Mr. Tonsmiere, president of the First National Bank of Biloxi, agreed to allow his bank to make the test suit, provided his bank's attorney handled the case. The suit is now in progress and will be pushed through the Federal Courts.

Many states in the Union now have similar suits in progress which prove that this matter of bank taxation is a national one.

Bank Audit We have under consideration the employment of a full time Certified Public Accountant to make a complete audit and analysis of member banks periodically, also to prepare Income Tax Returns. This will render a special service to ourselves by giving us a better knowledge of our affairs, then it will help to prevent defalcations, or at least any repetition of same.

We have not yet been in existence long enough to accomplish all our endeavors. But give us a year hence and we hope to prove our Coast Clearing House Association has been beneficial to all.

We have been able to get better acquainted with one another and the friendships and fellowships thus established are well worth while. We are now on a better understanding among our members.

Our competitor is not as bad as depicted. After you know him, he is often very agreeable and obliging. By co-operating, we are endeavoring to make better, and stronger banks, and to give the public more efficient service, and to establish relations to be enjoyed by stockholder as well as customers.

Fine Handwork.

A display of unusually fine hand work including embroidery, crochet and fine sewing is to be seen in the home of Mrs. J. C. Roland, where a number of friends have called recently and secured from this seamstress some beautiful Christmas gifts.

IN SOCIAL CIRCLES

(By Our Society Editor)

ENTERTAINS "CAT" CLUB.

Throughout the past summer a group of friends who enjoyed a good game of bridge played weekly, familiarly called themselves the "Cat Club," and who disbanded in the late summer when certain of the members returned to the city for the season, had an unusually happy meeting Saturday night of last week when Mrs. E. J. Leonhard entertained at a bridge dinner. As the members arrived each announced her approach with the usual cat-call, "Meow-meow," creating joy and laughter. As they entered the dining room of the Leonhard home they found themselves in a veritable "cat" palace with this chosen decoration used on window shades over the chandelier, about the table as place cards and as favors, each favor lighted with a taper. The hostess had planned a delicious dinner. After dinner the guests played several spirited games of bridge, the prize for high score being won by Miss Emma Edwards and the low score prize by Miss Irwina Lorch. Those enjoying the reunion party were Mrs. J. U. Jody, Misses Emma and Mae Edwards, Miss Elsa Spurl, Misses Card and Irwina Lorch and Mrs. Leonhard. Mrs. Winfield Partridge substituted for Miss Hilda Spurl who was detained in New Orleans, unable to attend.

A. & G. Theater

Thursday, December 6
FRANCES X. HUSHMAN and HELENE CHADWICK in
Say It With Sables

Friday, December 7
TIM MCCOY in
The Adventurer

Comedy—His Favorite Wife
Saturday, December 8
CHARLEY MURRAY in
The Head Man

Comedy—The Elephant's Elbows
Sunday-Monday, December 9-10
DOROTHY MACKALL, ANNA Q. NILLSON and RALPH FORBES in
The Whip

Comedy—Their Purple Moment
Tuesday, December 11
OLIVE BORDEN and NEIL HAMILTON in
The Joy Girl

Fox News and Novelty
Wednesday, December 12
DAVID ROLLINS and SUE CARROL

Win That Girl
and the first chapter of The Collegian
Thursday, December 13
LON CHANEY in
Shadows

Paramount News and Novelty
Program Subject to change without notice.

Purchases Oasis

Mike Rogers of Bay St. Louis has purchased from the former owner, Mr. Slack of Pass Christian, the Oasis, the drink and sandwich stand just east of the traffic bridge over the Bay, and is now operating this place of business.

NOTICE TO BIDDERS

Sealed bids will be received by the Board of Supervisors of Hancock County, Miss., at the office of the Clerk of said Board, not later than eleven o'clock A. M. on Monday, January 7, 1929, for furnishing to Hancock County 1000 yards of gravel delivered north of Logtown, in Beat No. 1, and 1000 yards of gravel delivered at West farm in Beat No. 2.

The Board reserves the right to reject any and all bids.
This the 6th day of December, A. D. 1928.
A. G. FAYRE, Clerk.

NOTICE TO BIDDERS

Sealed bids will be received by the Board of Supervisors of Hancock County, Miss., at the office of the Clerk of said Board, not later than eleven o'clock A. M. on Monday, January 7, 1929, for furnishing to Hancock County one new or second hand Russell No. 1 Grader.

The Board reserves the right to reject any and all bids.
This the 6th day of December, A. D. 1928.
A. G. FAYRE, Clerk.

NOTICE TO BIDDERS

To the Banks of Hancock County and adjoining Counties: The undersigned Clerk of the Board of Supervisors, Hancock County, Mississippi, will on MONDAY, JANUARY 7th, 1929, at 11 o'clock A. M. sell at public outcry at the front door of the courthouse to the highest bidder the privilege of keeping the several funds of the said County, also for the funds collected by the Sheriff and Tax Collector that do not belong to the funds for which other depository have qualified.

Bidders shall bid on both funds at one time, and the said bid shall not be sold separately.
This the 6th day of December, A. D. 1928.
A. G. FAYRE, Clerk.

CHANCERY SUMMONS

The State of Mississippi.
To Eva Welch.
You are summoned to appear before the Chancery Court of the County of Hancock, in said State, on the Second Monday of January, A. D. 1929, to defend the suit No. 3138 in said Court of Willie Welch, where you are a defendant.

This 20 day of December, A. D. 1928.
A. G. FAYRE, Clerk.

BAY CITY OFFICERS RAID PREMISES OF DEWEY JOHNSTON

Find Liquor at Dwelling In Second Near State Streets

—Mayor Fines

Dewey Johnston, residing in Second street near State street, was arrested Saturday night by city officers.

cers Mark Oliver, Saucier and Capdepion, following a raid made on his premises.

He was tried before Chief Magistrate Charles Traub, Sr., Monday, found guilty of having liquor in his possession, fined \$100 and given a jail sentence of 30 days in addition, for which he took an appeal.

According to the officers a 12-qt. bucket filled with liquor was found but quick action intercepted it as the contents were poured out. However, the officers were successful in taking a pint of the liquor, which was used as evidence.

Boston Shoe Store

A TREAT TO THOSE WHO APPRECIATE LOW PRICES IN FOOTWEAR

Our Nineteenth Anniversary Gigantic Shoe Sale

Beginning Sat. 8 until Jan. 1

MEN'S SHOES

Tan and Black high cut, all sizes, pair.....\$2.98
Men's Walk Over tan low cut, pair.....\$4.95
Men's Tan and Black low cuts, pair.....\$2.50
Men's Tan low cut Dress Shoes, pair.....\$3.00
Men's Work Shoes, solid leather.....\$1.98
Army Dress or for Work Shoe, pair.....\$4.00
RUBBER BOOTS OF ALL PRICES AND SIZES

WOMEN'S SHOES

Women's High Cut Shoes, pair.....25c
Women's Dress Shoes, pumps and oxfords at.....\$2.45
One lot of Women's Strap and Oxford Shoes pair.....50c
Women's Felt Slippers of all colors.....45c
Children's Dress Shoes, pair.....\$1.49
Women's Silk Hose, pair.....25c

We will have Music Saturday night, December 8th,

BIG-ANNIVERSARY SALE AT

R. B. MITCHELL

Tel. No. 6 Coleman Ave. Waveland, Miss.

COME ONE! COME ALL!